

b18
02/09

United States Bankruptcy Court
Southern District of California
Jacob Weinberger U.S. Courthouse
325 West F Street
San Diego, CA 92101-6991

Telephone: 619-557-5620
Website: www.casb.uscourts.gov
Hours: 9:00am-4:00pm Monday-Friday

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years,
including married, maiden, trade, and address):

An T. Nguyen
9175 W. Vale Rd.
San Diego, CA 92129

Case number: 09-02147-JM7
Chapter: 7
Judge James W. Meyers

Social Security No.: xxx-xx-1405
Debtor: No Known Aliases

Thanh X. Nguyen
9175 W. Vale Rd.
San Diego, CA 92129

Social Security No.: xxx-xx-3640
Joint Debtor: No Known Aliases

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 12/16/09

By order of the court:

Barry K. Lander
Clerk of the Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

B18 (Official Form 18) (12/07) – Cont.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0974-3
Case: 09-02147User: admin
Form ID: bl8Page 1 of 2
Total Noticed: 43

Date Rcvd: Dec 16, 2009

The following entities were noticed by first class mail on Dec 18, 2009.

db/jdb +An T. Nguyen, Thanh X. Nguyen, 9175 W. Vale Rd., San Diego, CA 92129-3344
 aty +David A. Ortiz, Office Of The U.S. Trustee, 402 West Broadway, Suite 600,
 San Diego, CA 92101-8511
 aty +Lawrence R. Fieselman, Pacific Law Center, 3636 Nobel Drive, Suite 475,
 La Jolla, CA 92122-1064
 tr +Leslie T. Gladstone, 5785 La Jolla Blvd., Ste. A, La Jolla, CA 92037-7346
 smg +Div. of Labor Standards Enforcement, 7575 Metropolitan Drive, Suite 210,
 San Diego, CA 92108-4424
 smg +Dun & Bradstreet, Attn: Public Records, Maryanne Bachert, 899 Eaton Ave.,
 Bethlehem, PA 18025-0025
 smg +Employment Develop. Dept., State of CA, Bankruptcy Unit - MIC 92E, P.O. Box 826880,
 Sacramento, CA 94280-0001
 smg +State Board of Equalization, P.O. Box 942879, Sacramento, CA 94279-0001
 11748457 AT&T Universal Card, P.O. Box 6419, The Lakes, NV 88901-6419
 11748459 +Bank Of America, Po Box 1598, Norfolk, VA 23501-1598
 11748462 +Citi, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
 11748463 +Citi Flex, Po Box 6241, Sioux Falls, SD 57117-6241
 12111082 +Erin L. Laney, Pite Duncan, LLP, 4375 Jutland Drive, Suite 200, PO Box 17933,
 San Diego, CA 92177-7921
 11748468 +Glelsi/us Bank, Po Box 7860, Madison, WI 53707-7860
 11748469 +Green Point Savings, Po Box 84013, Columbus, GA 31908-4013
 11816344 +HSBC Mortgage Services, 6560 Greenwood Plaza Blvd. Suite 100, Englewood, CO 80111-4990
 11748471 +Mercedes-benz Financia, Customer Service, Po Box 8065, Royal Oak, MI 48068-8065
 11748472 +Prsm/cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
 11748473 +Sears/cbsd, Po Box 6189, Sioux Falls, SD 57117-6189
 11748474 +Shell Oil / Citibank, Attn: Centralized Bankruptcy, Po Box 20507,
 Kansas City, MO 64195-0507
 11748475 +United Collection Bureau, 5620 Southwyck Blvd #206, Toledo, OH 43614-1501
 11748476 +Unvl/citi, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
 11748477 +Valentine & Kebartas, Inc., P.O. Box 325, Lawrence, MA 01842-0625
 11748478 +Visdsnb, Bankruptcy, 6356 Corley Rd, Norcross, GA 30071-1704
 12107661 +WELLS FARGO BANK, N.A., c/o Pite Duncan, LLP, 4375 Jutland Drive, Suite 200, PO Box 17933,
 San Diego, CA 92177-7921
 11748481 +Wells Fargo Bank, Po Box 5445, Portland, OR 97228-5445
 11748482 +World Savings & Loan, 4101 Wiseman Blvd, Attn: Bankruptcy, San Antonio, TX 78251-4201

The following entities were noticed by electronic transmission on Dec 16, 2009.

tr +EDI: QLTGLADSTONE.COM Dec 16 2009 19:23:00 Leslie T. Gladstone,
 5785 La Jolla Blvd., Ste. A, La Jolla, CA 92037-7346
 smg EDI: CALTAX.COM Dec 16 2009 19:23:00 Franchise Tax Board, Attn: Bankruptcy,
 P.O. Box 2952, Sacramento, CA 95812-2952
 ust E-mail/Text: ustp.region15@usdoj.gov United States Trustee,
 Office of the U.S. Trustee, 402 West Broadway, Ste. 600, San Diego, CA 92101-8511
 11748456 EDI: HNDA.COM Dec 16 2009 19:23:00 American Honda Finance, Po Box 168088,
 Irving, TX 75016
 11748457 EDI: CITICORP.COM Dec 16 2009 19:23:00 AT&T Universal Card, P.O. Box 6419,
 The Lakes, NV 88901-6419
 11748455 +EDI: BECKLEE.COM Dec 16 2009 19:23:00 American Express, c/o Becket and Lee, Po Box 3001,
 Malvern, PA 19355-0701
 11798998 EDI: BECKLEE.COM Dec 16 2009 19:23:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 11748458 +EDI: BANKAMER.COM Dec 16 2009 19:23:00 Bank Of America, Nc4-105-03-14, 4161 Piedmont Pkwy,
 Greensboro, NC 27410-8110
 11748459 +EDI: BANKAMER2.COM Dec 16 2009 19:23:00 Bank Of America, Po Box 1598,
 Norfolk, VA 23501-1598
 11748460 +EDI: CHASE.COM Dec 16 2009 19:23:00 Chase, Attn: Bankruptcy Dept, Po Box 100018,
 Kennesaw, GA 30156-9204
 11748461 +EDI: CHASE.COM Dec 16 2009 19:23:00 Chase - Cc, Attention: Bankruptcy Department,
 Po Box 15298, Wilmington, DE 19850-5298
 11748462 +EDI: CITICORP.COM Dec 16 2009 19:23:00 Citi, Attn: Centralized Bankruptcy, Po Box 20507,
 Kansas City, MO 64195-0507
 11748464 +EDI: TSYS2.COM Dec 16 2009 19:23:00 Dsnb Macys, Attn: Bankruptcy, Po Box 8053,
 Mason, OH 45040-8053
 11748465 +EDI: RMSC.COM Dec 16 2009 19:23:00 Gemb/chevron, Attention: Bankruptcy, Po Box 103106,
 Roswell, GA 30076-9106
 11748466 +EDI: RMSC.COM Dec 16 2009 19:23:00 Gemb/gapdc, Po Box 981400, El Paso, TX 79998-1400
 11748467 +EDI: RMSC.COM Dec 16 2009 19:23:00 Gembppbycr, Attention: Bankruptcy, Po Box 103106,
 Roswell, GA 30076-9106
 11816345 +EDI: HFC.COM Dec 16 2009 19:23:00 HSBC Mortgage Services, 636 Grand Regency Blvd.,
 Brandon, FL 33510-3942
 11748470 +EDI: HFC.COM Dec 16 2009 19:23:00 Hsbc/ms, Po Box 9068, Brandon, FL 33509-9068
 11748479 +EDI: CHASE.COM Dec 16 2009 19:23:00 Wash Mutual/providian, Attn: Bankruptcy Dept,
 Po Box 10467, Greenville, SC 29603-0467
 11748480 +EDI: CHASE.COM Dec 16 2009 19:23:00 Washington Mutual / Providian, Attn: Bankruptcy Dept.,
 Po Box 10467, Greenville, SC 29603-0467
 11748481 +EDI: WFFC.COM Dec 16 2009 19:23:00 Wells Fargo Bank, Po Box 5445, Portland, OR 97228-5445

TOTAL: 21

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0974-3
Case: 09-02147

User: admin
Form ID: b18

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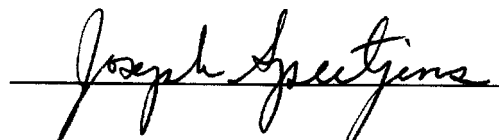
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.